

## **Section B -- Retirement and Survivor Benefits**

This section presents data on retirement and survivor benefits provided by the Railroad Retirement Act. Regular retirement annuities are payable to employees with 10 or more years of railroad service who qualify on the basis of age or permanent disability. Age annuities may begin as early as age 60 for an employee with 30 or more years of service or at age 62 for one with 10 to 29 years of service. Disability annuities are payable at any age if the employee is permanently disabled for any regular employment. Employees with a current connection with the railroad industry may receive annuities based on disability for their regular occupation if they have attained age 60 and have at least 10 years of service, or at any age if they have at least 20 years of service.

Supplemental annuities are payable to employees age 65 or older with 25 or more years of railroad service who have a current connection with the railroad industry, and some service prior to October 1981, and whose regular annuities were awarded after June 30, 1966. Employees retiring after June 1974 with 30 or more years of service are eligible to receive supplemental annuities as early as age 60.

Annuities can be paid to spouses of retired 30-year employees when both the employee attains age 60 and the spouse either attains age 60 or has a child in care. In other cases, the spouse of a retired employee can receive an annuity when the employee attains age 62 and the spouse either attains age 62 or has a child in care. Annuities may, under certain conditions, also be payable to the divorced spouse of a retired employee.

Survivor annuities are payable to widow(er)s at age 60, or as early as age 50 if they are totally disabled. Under certain conditions, annuities are also payable to surviving children under age 18, ages 18-19 attending school full-time, or age 18 or over who became totally disabled before age 22, to widowed mothers (fathers) with young or disabled children in their care, and to dependent parents. Annuities may also, under certain conditions, be payable to remarried widow(er)s and divorced widow(er)s. A small number of survivor (option) annuities are being paid to widows under laws in effect before August 1946.

Annuities are calculated under two-tier formulas. The tier I portion of an employee's regular annuity is calculated under a formula similar to the one used for social security benefits. This benefit is based on the employee's taxable railroad compensation and social security-covered wages, and is reduced by the amount of any social security benefit received. The tier II portion is based on railroad service only and computed under separate formulas.

Spouse and survivor benefits are also computed according to tiers. A spouse tier I benefit equals one-half of the employee's tier I portion, before reduction for the employee's social security benefit, if any. The spouse's tier I amount is reduced by the amount of any social security benefit the spouse receives. The tier II amount is also based on the employee's tier II amount. In the case of a divorced spouse, only a tier I benefit is payable.

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security earnings and computed under the social security survivor benefit formulas. Survivor tier II amounts for awards since October 1986 are figured as a percentage of an employee tier II benefit -- 50 percent for a widow(er), 15 percent for a child, and 35 percent for a parent. The total tier II amount for a survivor family is subject to a minimum of 35 percent and a maximum of 80 percent of the employee tier II benefit. In the case of remarried widow(er)s, and divorced widow(er)s, only a tier I amount is payable.

In addition to their regular annuities, employees, spouses, and widow(er)s who were eligible for social security benefits and who met certain vesting requirements could be paid an additional annuity amount referred to as a vested dual benefit payment. This payment protects, in part, dual benefit equities previously established on the basis of credits acquired prior to 1975. Since August 1981, the award of vested dual benefit payments is restricted to vested employees with dual coverage on their own earnings.

Annuity amounts are subject to various types of reductions. Regular annuities to employees, spouses and widow(er)s are reduced if they begin before age 65, currently the normal retirement age, except for those payable to disabled employees, to certain employees retiring after June 1974 with 30 years of service and their spouses, or to spouses or widow(er)s with children in their care. Employee and spouse annuities are reduced separately in each portion, including the vested dual benefit payment, except for certain cases where the employee had 30 years of service. In these cases, which occur when the employee was first eligible after June 1984 and retires before age 62, only tier I is reduced. Widow(er)s' annuities

awarded since October 1986 are reduced in tier I and tier II. In most cases awarded before October 1986, only tier I is reduced, although tier II is computed on the basis of the reduced tier I. Other miscellaneous reductions in annuities include reductions for receipt of social security benefits and deductions caused by earnings in excess of the annual exempt amount.

Lump-sum death benefits are payable to certain survivors of employees with 10 or more years of railroad service and a current connection with the railroad industry. A lump-sum death benefit is payable at the time of an employee's death only if there are no survivors immediately eligible for monthly benefits. Otherwise, a deferred lump-sum benefit can be paid 12 months later if the total of monthly benefits paid the survivor during the year is less than the full lump-sum amount would have been.

Another lump-sum survivor benefit, the residual payment, can be made if no other benefits based at least in part on a deceased employee's railroad service will be payable in the future and the total of prior benefit payments is less than what the employee paid in railroad retirement taxes before 1975.

All current-payment status tables and award tables are based on universe data. In tables containing rounded figures, percentages are uniformly computed from unrounded figures; also, detailed figures may not add to totals shown because of rounding. Data for awards of employee and spouse annuities in 1997 (tables B8, B12 and B18) reflect the effects of recertifications through March 31, 1998.

Some of the more important terms used above and in the tables are discussed below:

1. An employee generally has a current connection if he(she) has 12 months of railroad service in the 30 months preceding retirement or death. An employee whose last 12 months of railroad service occurred prior to the 30 months before retirement or death may maintain a current connection if the employee did not perform any regular employment between the end of the 30-month period containing the last 12 months of railroad service and the month of retirement or death. A current connection may, in certain circumstances, be deemed for supplemental and survivor annuity purposes, if an employee had 25 years of service and was involuntarily terminated from rail service without fault on or after October 1, 1975.

2. Under the special guaranty, monthly benefits under the Railroad Retirement Act are equal to at least the amount the social security system would pay on the basis of combined railroad and social security credits, less amounts actually paid by the social security system. Retirement annuities computed under the special guaranty may include allowances for family members who could not receive benefits directly under the Railroad Retirement Act.
3. Immediate retirements refer to employee annuities which began in the calendar year in which the employee last worked for a railroad or in the following year. All others are classified as deferred.
4. The average age of beneficiaries is computed as of the end of the fiscal year for those on the current-payment rolls on that date and as of the annuity beginning date for those awarded annuities during the year.

**Table B1.--Number and average amount of retirement and survivor annuities in current-payment status at end of year,  
by type of annuitant and fiscal year, 1989-1998**

Fiscal year	Total <sup>1</sup>	Retired employees			Spouses and divorced spouses	Aged widow(er)s <sup>2</sup>	Disabled widow(er)s	Widowed mothers (fathers) <sup>2</sup>	Children	Remarried widow(er)s	Divorced widow(er)s <sup>2</sup>
		Age	Disability	Supple- mental							
NUMBER AT END OF YEAR											
1989 .....	1,111,630	321,420	81,035	197,610	220,483	253,318	7,296	2,191	16,461	5,453	6,258
1990 .....	1,094,112	316,049	79,996	194,615	218,475	246,892	7,229	2,078	16,330	5,649	6,700
1991 .....	1,074,199	309,535	79,192	190,650	215,733	241,032	7,058	1,956	16,082	5,783	7,082
1992 .....	1,050,546	302,184	78,474	186,146	212,036	233,809	6,904	1,829	15,910	5,785	7,382
1993 .....	1,024,439	293,454	78,282	180,603	206,967	227,087	6,799	1,786	15,722	5,925	7,731
1994 .....	996,280	284,168	78,183	174,505	201,327	220,021	6,620	1,735	15,463	6,023	8,152
1995 .....	967,175	274,603	78,566	168,231	195,082	212,639	6,525	1,617	15,302	6,071	8,457
1996 .....	936,428	265,030	78,647	161,806	188,281	204,969	6,371	1,525	14,960	6,066	8,690
1997 .....	906,741	255,664	79,063	155,721	181,399	197,447	6,202	1,462	14,665	6,064	8,976
1998 .....	875,905	245,900	79,017	149,260	174,467	190,222	6,031	1,427	14,347	6,045	9,116
AVERAGE AMOUNT											
1989 .....	.....	\$860	\$811	\$46	\$355	\$521	\$480	\$526	\$465	\$328	\$360
1990 .....	.....	909	869	45	372	546	501	554	487	350	383
1991 .....	.....	964	936	45	393	578	528	596	514	376	410
1992 .....	.....	1,010	996	45	410	604	549	626	532	399	430
1993 .....	.....	1,052	1,052	44	426	628	568	734	550	419	448
1994 .....	.....	1,091	1,108	44	441	652	586	804	567	441	468
1995 .....	.....	1,133	1,171	44	456	680	607	844	589	463	487
1996 .....	.....	1,175	1,228	43	471	708	628	882	608	484	505
1997 .....	.....	1,223	1,291	43	487	740	650	916	627	507	526
1998 .....	.....	1,264	1,346	43	502	768	672	957	646	531	546

<sup>1</sup> Includes annuities to parents. On September 30, 1998, there were 73 parents' annuities in current-payment status averaging \$570.

<sup>2</sup> Numbers include annuities temporarily being paid at spouse annuity rates, pending final adjudication of survivor annuities.

NOTE.--Data exclude survivor (option) annuities. On September 30, 1998, there were 9 survivor (option) annuities in current-payment status averaging \$82.

**Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1989-1998**

Fiscal year	Total <sup>1</sup>	Retired employees			Spouses and divorced spouses	Aged widow(er)s	Disabled widow(er)s	Widowed mothers (fathers)	Children	Remarried widow(er)s	Divorced widow(er)s
		Age	Disability	Supplemental							
NUMBER AWARDED											
1989.....	66,572	16,375	4,494	9,534	19,583	13,540	265	318	1,113	566	775
1990.....	60,743	14,497	4,489	8,703	17,036	12,793	299	338	1,199	562	815
1991.....	55,181	12,446	4,566	7,422	15,641	12,232	267	277	1,087	471	762
1992.....	52,298	11,645	4,553	7,079	14,442	11,700	251	269	1,092	490	764
1993.....	49,014	9,965	4,849	5,877	12,719	12,529	272	272	1,023	601	900
1994.....	44,378	9,000	4,885	5,320	11,847	10,631	229	241	909	469	836
1995.....	42,072	7,962	5,094	4,715	10,407	11,021	297	222	1,074	419	853
1996.....	38,635	7,415	4,878	4,414	9,576	9,979	233	204	825	365	737
1997.....	38,293	7,422	4,872	4,494	9,175	9,868	240	222	855	381	757
1998.....	36,508	6,756	4,620	4,399	8,739	9,566	248	236	851	360	727
Cumulative 1937-1998	4,563,956	1,359,689	462,848	409,426	1,044,275	928,231	15,642	83,095	229,649	12,312	15,299
AVERAGE AMOUNT											
1989.....	.....	\$992	\$1,124	\$42	\$342	\$570	\$531	\$523	\$507	\$388	\$378
1990.....	.....	1,062	1,188	41	385	620	575	579	546	408	420
1991.....	.....	1,124	1,252	41	419	676	595	630	602	417	462
1992.....	.....	1,202	1,323	41	439	707	659	652	625	454	478
1993.....	.....	1,223	1,354	41	448	740	676	843	664	483	496
1994.....	.....	1,277	1,431	41	464	784	713	869	686	521	527
1995.....	.....	1,346	1,504	41	482	820	737	927	713	541	537
1996.....	.....	1,435	1,527	41	505	858	770	955	741	594	564
1997.....	.....	1,506	1,593	41	521	888	782	868	760	607	564
1998.....	.....	1,579	1,649	41	545	920	810	908	805	642	599

<sup>1</sup> Includes annuities to parents. Fiscal year 1998 total includes 6 annuities to parents averaging \$680. Cumulative total includes 3,490 annuities to parents

NOTE.--Cumulative figures reflect adjustments not made in yearly data, but average amounts for each year include effects of changes in rates made by the end of the year.

**Table B3.--Retirement and survivor benefits paid, by type of benefit and fiscal year, 1989-1998 (Amount in millions)**

Fiscal year	Total retirement and survivor <sup>1</sup>	Retirement							
		Total	Regular employee annuities and pensions			Supplemental employee annuities	Spouse and divorced spouse annuities		
1989.....	\$6,938.6	\$5,140.9	\$4,086.2			\$111.8	\$942.9		
1990.....	7,194.6	5,357.0	4,268.5			108.0	980.4		
1991.....	7,490.8	5,593.2	4,467.5			106.0	1,019.7		
1992.....	7,693.9	5,754.0	4,603.0			102.1	1,048.8		
1993.....	7,872.3	5,896.0	4,727.2			98.5	1,070.4		
1994.....	7,978.9	5,978.9	4,796.7			94.0	1,088.3		
1995.....	8,059.2	6,042.9	4,872.8			90.3	1,079.7		
1996.....	8,113.6	6,089.1	4,927.1			86.2	1,075.9		
1997.....	8,205.7	6,166.3	5,008.6			82.4	1,075.3		
1998.....	8,246.6	6,199.0	5,052.5			78.6	1,067.9		
Survivor									
</									

<sup>1</sup> Includes a small amount of payments for hospital insurance benefits for services in Canada.

<sup>2</sup> Includes parents' and survivor (option) annuities.

**Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 1989-1998**

Fiscal year	Total		Status of employee at death			
			Nonretired		Retired	
	Number	Average amount	Number	Average amount	Number	Average amount
<b>LUMP-SUM DEATH BENEFITS<sup>1</sup></b>						
1989.....	8,177	\$845	428	\$911	7,749	\$842
1990.....	8,005	850	426	857	7,579	849
1991.....	6,974	857	365	805	6,609	860
1992.....	7,030	855	331	803	6,699	857
1993.....	7,737	860	386	729	7,351	867
1994.....	6,624	869	308	708	6,316	877
1995.....	6,947	874	319	677	6,628	883
1996.....	6,082	876	274	604	5,808	889
1997.....	5,788	877	246	588	5,542	890
1998.....	5,828	887	221	551	5,607	900
<b>Cumulative 1947-1998.....</b>	<b>711,407</b>	<b>.....</b>	<b>165,144</b>	<b>.....</b>	<b>546,263</b>	<b>.....</b>
<b>RESIDUAL PAYMENTS</b>						
1989.....	262	\$5,170	241	\$5,166	21	\$5,209
1990.....	287	4,982	266	5,065	21	3,931
1991.....	196	4,634	179	4,751	17	3,409
1992.....	207	4,808	183	4,845	24	4,526
1993.....	198	4,137	176	4,233	22	3,363
1994.....	145	4,237	135	4,214	10	4,542
1995.....	170	4,486	165	4,512	5	3,633
1996.....	137	3,770	131	3,777	6	3,609
1997.....	140	3,424	124	3,388	16	3,699
1998.....	117	3,382	106	3,411	11	3,094
<b>Cumulative 1938-1998.....</b>	<b>307,158</b>	<b>.....</b>	<b>281,408</b>	<b>.....</b>	<b>25,750</b>	<b>.....</b>

<sup>1</sup> Includes deferred lump-sum death benefits; 15,831 were awarded in the period 1947-1998, of which 22 averaging \$687 were in 1998.

NOTE.--Cumulative figures reflect slight adjustments not shown in yearly figures.



**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 1998,  
by type of annuity and status of annuitant under Social Security Act**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
<b>EMPLOYEE ANNUITIES</b>								
<b>All retirements:</b>								
<b>Full age.....</b>	147,880	\$1,427	28,272	19	\$569	\$693	119,608	\$1,630
<b>Reduced age.....</b>	98,020	1,019	27,721	28	295	671	70,299	1,304
<b>Disability.....</b>	<sup>1</sup> 79,017	1,346	11,006	14	481	611	68,011	1,486
<b>Total.....</b>	324,917	\$1,284	66,999	21	\$441	\$671	257,918	\$1,503
<b>Immediate retirements<sup>2</sup>:</b>								
<b>Full age.....</b>	120,805	\$1,599	13,046	11	\$953	\$450	107,759	\$1,677
<b>Reduced age.....</b>	40,149	1,470	4,337	11	684	502	35,812	1,565
<b>Disability.....</b>	62,165	1,489	3,765	6	752	435	58,400	1,536
<b>Total.....</b>	223,119	\$1,545	21,148	9	\$862	\$458	201,971	\$1,617
<b>Deferred retirements<sup>2</sup>:</b>								
<b>Full age.....</b>	27,075	\$659	15,226	56	\$239	\$902	11,849	\$1,199
<b>Reduced age.....</b>	57,871	706	23,384	40	223	702	34,487	1,033
<b>Disability.....</b>	16,852	821	7,241	43	339	703	9,611	1,184
<b>Total.....</b>	101,798	\$712	45,851	45	\$247	\$769	55,947	\$1,094

See footnotes at end of table.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 1998,  
by type of annuity and status of annuitant under Social Security Act - Continued**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
<b>SPOUSE AND DIVORCED SPOUSE ANNUITIES</b>								
Full-rate spouse.....	101,074	\$573	39,241	39	\$262	\$570	61,833	\$770
Reduced-rate spouse.....	69,723	410	29,393	42	155	514	40,330	596
Divorced spouse.....	3,670	312	1,780	49	166	343	1,890	450
<b>Total.....</b>	<b>174,467</b>	<b>\$502</b>	<b>70,414</b>	<b>40</b>	<b>\$215</b>	<b>\$541</b>	<b>104,053</b>	<b>\$697</b>
<b>SURVIVOR ANNUITIES<sup>3</sup></b>								
Aged widow(er)s.....	189,911	\$768	82,594	43	\$465	\$534	107,317	\$1002
Disabled widow(er)s.....	<sup>4</sup> 6,031	672	1,700	28	384	510	4,331	785
Widowed mothers (fathers).....	1,426	957	29	2	377	627	1,397	969
Remarried widow(er)s.....	6,045	531	2,959	49	273	513	3,086	778
Divorced widow(er)s.....	9,102	546	5,696	63	379	542	3,406	825
Children:								
Under age 18.....	3,720	822	110	3	461	386	3,610	833
Full-time students, ages 18-19.....	152	886	5	3	378	391	147	903
Disabled, over age 18.....	10,475	580	2,460	23	309	389	8,015	663
Parents .....	73	570	61	84	502	546	12	915
<b>Total.....</b>	<b>226,935</b>	<b>\$744</b>	<b>95,614</b>	<b>42</b>	<b>\$449</b>	<b>\$530</b>	<b>131,321</b>	<b>\$959</b>

<sup>1</sup> All retirements include 40,557 disability annuities now payable as age annuities, of which 31,136 were immediate and 9,421 deferred.

<sup>2</sup> Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

<sup>3</sup> Excludes interim widows' and survivor (option) annuities.

<sup>4</sup> Includes 4,161 annuities now payable as aged widow(er)s' annuities.

Table B6.--Regular employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type and amount

Amount of annuity	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1998										
Immediate retirements <sup>1</sup> .....	223,119	69	24,165	52	96,640	95	40,149	41	62,165	79
Deferred retirements <sup>1</sup> .....	101,798	31	22,202	48	4,873	5	57,871	59	16,852	21
Total .....	324,917	100	46,367	100	101,513	100	98,020	100	<sup>2</sup> 79,017	100
Average annuity:										
Immediate .....	\$1,545		\$1,369		\$1,657		\$1,470		\$1,489	
Deferred .....	712		510		1,339		706		821	
Total .....	\$1,284		\$958		\$1,641		\$1,019		\$1,346	
Less than \$100.00 .....	12,075	4	4,233	9	4	(3)	6,816	7	1,022	1
\$100.00 to \$199.99 .....	11,961	4	3,850	8	28	(3)	6,522	7	1,561	2
\$200.00 to \$299.99 .....	10,700	3	3,424	7	88	(3)	5,567	6	1,621	2
\$300.00 to \$399.99 .....	8,331	3	2,298	5	161	(3)	4,406	4	1,466	2
\$400.00 to \$499.99 .....	6,998	2	1,690	4	219	(3)	3,738	4	1,351	2
\$500.00 to \$599.99 .....	6,096	2	1,449	3	257	(3)	3,103	3	1,287	2
\$600.00 to \$699.99 .....	6,118	2	1,318	3	279	(3)	3,044	3	1,477	2
\$700.00 to \$799.99 .....	7,295	2	1,411	3	400	(3)	3,496	4	1,988	3
\$800.00 to \$899.99 .....	9,245	3	1,705	4	600	1	4,411	5	2,529	3
\$900.00 to \$999.99 .....	11,734	4	2,278	5	999	1	5,428	6	3,029	4
\$1,000.00 to \$1,099.99 .....	13,611	4	2,678	6	1,939	2	5,272	5	3,722	5
\$1,100.00 to \$1,199.99 .....	14,343	4	2,970	6	3,062	3	3,948	4	4,363	6
\$1,200.00 to \$1,299.99 .....	16,619	5	2,363	5	5,566	5	3,329	3	5,361	7
\$1,300.00 to \$1,399.99 .....	20,259	6	2,164	5	8,312	8	3,393	3	6,390	8
\$1,400.00 to \$1,499.99 .....	25,257	8	1,925	4	12,144	12	4,174	4	7,014	9
\$1,500.00 to \$1,599.99 .....	33,438	10	1,875	4	18,387	18	6,181	6	6,995	9
\$1,600.00 to \$1,699.99 .....	29,484	9	1,829	4	11,171	11	9,480	10	7,004	9
\$1,700.00 to \$1,799.99 .....	23,197	7	1,557	3	6,524	6	8,520	9	6,596	8
\$1,800.00 to \$1,899.99 .....	17,231	5	1,247	3	6,081	6	4,294	4	5,609	7
\$1,900.00 to \$1,999.99 .....	13,600	4	956	2	6,989	7	1,770	2	3,885	5
\$2,000.00 to \$2,099.99 .....	10,907	3	769	2	6,848	7	811	1	2,479	3
\$2,100.00 to \$2,199.99 .....	7,307	2	622	1	4,993	5	285	(3)	1,407	2
\$2,200.00 to \$2,299.99 .....	4,306	1	507	1	3,151	3	29	(3)	619	1
\$2,300.00 to \$2,399.99 .....	2,658	1	415	1	2,047	2	3	(3)	193	(3)
\$2,400.00 to \$2,499.99 .....	1,391	(3)	326	1	1,025	1	...	..	40	(3)
\$2,500.00 and over .....	756	(3)	508	1	239	(3)	...	..	9	(3)
Total .....	324,917	100	46,367	100	101,513	100	98,020	100	79,017	100

See footnotes at end of table.

Table B6.--Regular employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type and amount - Continued

Amount of annuity	Total		Age annuities						Disability annuities	
			Beginning at age 65 or older		Beginning before age 65					
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1998										
Immediate retirements <sup>1</sup> .....	7,437	65	548	46	2,258	94	1,054	33	3,577	77
Deferred retirements <sup>1</sup> .....	3,939	35	638	54	144	6	2,114	67	1,043	23
Total .....	11,376	100	1,186	100	2,402	100	3,168	100	4,620	100
Average annuity:										
Immediate .....	\$1,912		\$1,921		\$2,195		\$1,674		\$1,803	
Deferred .....	1,032		759		1,400		1,045		1,122	
Total .....	\$1,608		\$1,296		\$2,147		\$1,254		\$1,649	
Less than \$100.00 .....	107	1	39	3	2	(3)	42	1	24	1
\$100.00 to \$199.99 .....	118	1	43	4	1	(3)	42	1	32	1
\$200.00 to \$299.99 .....	159	1	62	5	2	(3)	69	2	26	1
\$300.00 to \$399.99 .....	169	1	71	6	4	(3)	63	2	31	1
\$400.00 to \$499.99 .....	206	2	50	4	7	(3)	113	4	36	1
\$500.00 to \$599.99 .....	209	2	62	5	5	(3)	107	3	35	1
\$600.00 to \$699.99 .....	176	2	32	3	7	(3)	97	3	40	1
\$700.00 to \$799.99 .....	208	2	27	2	3	(3)	131	4	47	1
\$800.00 to \$899.99 .....	252	2	32	3	5	(3)	154	5	61	1
\$900.00 to \$999.99 .....	357	3	23	2	14	1	250	8	70	2
\$1,000.00 to \$1,099.99 .....	408	4	35	3	12	(3)	252	8	109	2
\$1,100.00 to \$1,199.99 .....	384	3	48	4	7	(3)	197	6	132	3
\$1,200.00 to \$1,299.99 .....	406	4	57	5	6	(3)	158	5	185	4
\$1,300.00 to \$1,399.99 .....	449	4	60	5	4	(3)	169	5	216	5
\$1,400.00 to \$1,499.99 .....	502	4	55	5	10	(3)	170	5	267	6
\$1,500.00 to \$1,599.99 .....	605	5	55	5	16	1	152	5	382	8
\$1,600.00 to \$1,699.99 .....	711	6	54	5	35	1	144	5	478	10
\$1,700.00 to \$1,799.99 .....	833	7	58	5	73	3	187	6	515	11
\$1,800.00 to \$1,899.99 .....	892	8	43	4	137	6	234	7	478	10
\$1,900.00 to \$1,999.99 .....	865	8	39	3	196	8	196	6	434	9
\$2,000.00 to \$2,099.99 .....	886	8	31	3	298	12	141	4	416	9
\$2,100.00 to \$2,199.99 .....	768	7	29	2	340	14	91	3	308	7
\$2,200.00 to \$2,299.99 .....	562	5	14	1	346	14	9	(3)	193	4
\$2,300.00 to \$2,399.99 .....	504	4	27	2	396	16	...	..	81	2
\$2,400.00 to \$2,499.99 .....	423	4	43	4	357	15	...	..	23	(3)
\$2,500.00 and over .....	217	2	97	8	119	5	...	..	1	(3)
Total .....	11,376	100	1,186	100	2,402	100	3,168	100	4,620	100

<sup>1</sup> Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.<sup>2</sup> Includes 40,557 annuities now payable as age annuities.<sup>3</sup> Less than 0.5 percent.

Table B7.--Components of employee annuities in current-payment status on December 31, 1997, by amount

Amount of component	Net tier I		Vested dual RR-SS benefit		Total tier II		Supplemental annuity	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Average, non-zero cases.</b> . . . . .	\$896		\$151		\$367		\$43	
<b>Less than \$20.00.</b> . . . . .	4,657	1	29	(1)	18,303	6	1,135	1
<b>\$ 20.00 to \$39.99.</b> . . . . .	2,999	1	188	(1)	26,380	8	13,719	9
<b>\$ 40.00 to \$59.99.</b> . . . . .	2,697	1	848	1	13,150	4	131,765	85
<b>\$ 60.00 to \$79.99.</b> . . . . .	2,535	1	2,620	3	8,489	3	7,701	5
<b>\$ 80.00 to \$99.99.</b> . . . . .	2,382	1	9,275	10	6,792	2	.....	..
<b>\$100.00 to \$149.99.</b> . . . . .	6,319	2	33,352	35	15,445	5	.....	..
<b>\$150.00 to \$199.99.</b> . . . . .	6,168	2	36,699	39	15,794	5	.....	..
<b>\$200.00 to \$249.99.</b> . . . . .	5,207	2	8,245	9	19,611	6	.....	..
<b>\$250.00 to \$299.99.</b> . . . . .	4,205	1	1,779	2	21,246	7	.....	..
<b>\$300.00 to \$349.99.</b> . . . . .	3,617	1	611	1	24,052	7	.....	..
<b>\$350.00 to \$399.99.</b> . . . . .	3,621	1	224	(1)	21,262	7	.....	..
<b>\$400.00 to \$449.99.</b> . . . . .	3,645	1	69	(1)	16,795	5	.....	..
<b>\$450.00 to \$499.99.</b> . . . . .	3,725	1	11	(1)	15,264	5	.....	..
<b>\$500.00 to \$549.99.</b> . . . . .	4,003	1	4	(1)	13,888	4	.....	..
<b>\$550.00 to \$599.99.</b> . . . . .	4,174	1	2	(1)	12,696	4	.....	..
<b>\$600.00 to \$649.99.</b> . . . . .	4,531	1	.....	..	12,197	4	.....	..
<b>\$650.00 to \$699.99.</b> . . . . .	5,156	2	1	(1)	12,649	4	.....	..
<b>\$700.00 to \$749.99.</b> . . . . .	6,162	2	.....	..	11,744	4	.....	..
<b>\$750.00 to \$799.99.</b> . . . . .	7,690	2	.....	..	10,505	3	.....	..
<b>\$800.00 to \$849.99.</b> . . . . .	9,265	3	.....	..	8,144	3	.....	..
<b>\$850.00 to \$899.99.</b> . . . . .	13,066	4	.....	..	6,052	2	.....	..
<b>\$900.00 to \$949.99.</b> . . . . .	24,538	8	.....	..	4,056	1	.....	..
<b>\$950.00 to \$999.99.</b> . . . . .	29,176	9	.....	..	2,842	1	.....	..
<b>\$1,000.00 to \$1,049.99.</b> . . . . .	31,637	10	.....	..	1,938	1	.....	..
<b>\$1,050.00 to \$1,099.99.</b> . . . . .	29,825	9	.....	..	1,167	(1)	.....	..
<b>\$1,100.00 to \$1,149.99.</b> . . . . .	24,514	8	.....	..	569	(1)	.....	..
<b>\$1,150.00 to \$1,199.99.</b> . . . . .	31,076	10	.....	..	165	(1)	.....	..
<b>\$1,200.00 to \$1,249.99.</b> . . . . .	24,209	8	.....	..	63	(1)	.....	..
<b>\$1,250.00 to \$1,299.99.</b> . . . . .	11,207	3	.....	..	23	(1)	.....	..
<b>\$1,300.00 and over.</b> . . . . .	10,404	3	.....	..	12	(1)	.....	..
<b>Total, non-zero cases</b> . . . . .	322,410	100	93,957	100	321,293	100	<sup>2</sup> 154,320	100
<b>Zero cases</b> . . . . .	10,069	...	.....	...	11,169	...	36,422	...
<b>Grand total</b> . . . . .	332,479	...	93,957	...	332,462	...	190,742	...

<sup>1</sup> Less than 0.5 percent.<sup>2</sup> Includes 9,108 averaging \$66 awarded under 1937 Act provisions and 145,212 averaging \$42 awarded under the 1974 Act.

NOTE.--Component data based on cases where record is available.

Table B8.--Components of employee annuities awarded in 1997, by amount

Amount of component	Net tier I		Vested dual RR-SS benefit		Tier II		Supplemental annuity <sup>1</sup>	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Average, non-zero cases. . . . .</b>	<b>\$1,065</b>		<b>\$151</b>		<b>\$534</b>		<b>\$42</b>	
<b>Less than \$20.00. . . . .</b>	35	(2)	.....	..	180	1	5	(2)
<b>\$ 20.00 to \$39.99. . . . .</b>	45	(2)	.....	..	790	7	149	5
<b>\$ 40.00 to \$59.99. . . . .</b>	33	(2)	.....	..	443	4	3,054	95
<b>\$ 60.00 to \$79.99. . . . .</b>	29	(2)	2	(2)	224	2	.....	..
<b>\$ 80.00 to \$99.99. . . . .</b>	35	(2)	41	4	167	1	.....	..
<b>\$100.00 to \$149.99. . . . .</b>	75	1	496	54	417	3	.....	..
<b>\$150.00 to \$199.99. . . . .</b>	92	1	278	30	433	4	.....	..
<b>\$200.00 to \$249.99. . . . .</b>	110	1	61	7	388	3	.....	..
<b>\$250.00 to \$299.99. . . . .</b>	106	1	29	3	351	3	.....	..
<b>\$300.00 to \$349.99. . . . .</b>	82	1	11	1	411	3	.....	..
<b>\$350.00 to \$399.99. . . . .</b>	75	1	2	(2)	508	4	.....	..
<b>\$400.00 to \$449.99. . . . .</b>	77	1	.....	..	624	5	.....	..
<b>\$450.00 to \$499.99. . . . .</b>	74	1	.....	..	568	5	.....	..
<b>\$500.00 to \$549.99. . . . .</b>	73	1	.....	..	603	5	.....	..
<b>\$550.00 to \$599.99. . . . .</b>	90	1	.....	..	564	5	.....	..
<b>\$600.00 to \$649.99. . . . .</b>	94	1	.....	..	593	5	.....	..
<b>\$650.00 to \$699.99. . . . .</b>	137	1	.....	..	534	4	.....	..
<b>\$700.00 to \$749.99. . . . .</b>	177	1	.....	..	503	4	.....	..
<b>\$750.00 to \$799.99. . . . .</b>	222	2	.....	..	716	6	.....	..
<b>\$800.00 to \$849.99. . . . .</b>	285	2	.....	..	551	5	.....	..
<b>\$850.00 to \$899.99. . . . .</b>	340	3	.....	..	485	4	.....	..
<b>\$900.00 to \$949.99. . . . .</b>	623	5	.....	..	467	4	.....	..
<b>\$950.00 to \$999.99. . . . .</b>	840	7	.....	..	438	4	.....	..
<b>\$1,000.00 to \$1,049.99. . . . .</b>	895	7	.....	..	450	4	.....	..
<b>\$1,050.00 to \$1,099.99. . . . .</b>	398	3	.....	..	351	3	.....	..
<b>\$1,100.00 to \$1,149.99. . . . .</b>	472	4	.....	..	179	1	.....	..
<b>\$1,150.00 to \$1,199.99. . . . .</b>	1,326	11	.....	..	60	(2)	.....	..
<b>\$1,200.00 to \$1,249.99. . . . .</b>	1,810	15	.....	..	19	(2)	.....	..
<b>\$1,250.00 to \$1,299.99. . . . .</b>	1,445	12	.....	..	8	(2)	.....	..
<b>\$1,300.00 to \$1,349.99. . . . .</b>	1,308	11	.....	..	3	(2)	.....	..
<b>\$1,350.00 and over. . . . .</b>	723	6	.....	..	3	(2)	.....	..
<b>Total, non-zero cases . . . . .</b>	12,126	100	920	100	12,031	100	3,208	100
<b>Zero cases. . . . .</b>	77	...	.....	...	171	...	740	...
<b>Grand total . . . . .</b>	12,203	...	920	...	12,202	...	3,948	...

<sup>1</sup> Supplemental annuities awarded by the end of 1997 to employees awarded regular retirement annuities in 1997.<sup>2</sup> Less than 0.5 percent.

NOTE.--Component data based on cases where record is available.

**Table B9.--Employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type and component**

Component	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1998										
Total, regular <sup>1</sup> . . . . .	324,917	\$1,284	46,367	\$958	101,513	\$1,641	98,020	\$1,019	<sup>2</sup> 79,017	\$1,346
Non-tiered cases . . . . .	329	1,195	18	816	67	988	2	1,200	242	1,280
Tier I, net . . . . .	315,186	907	43,517	746	101,269	1,088	92,349	713	78,051	990
Gross . . . . .	324,588	1,060	46,349	1,050	101,446	1,115	98,018	1,005	78,775	1,062
Offset for social security benefit. . . . .	66,672	653	20,693	786	7,468	398	27,597	641	10,914	603
Tier II, total . . . . .	314,389	378	42,744	223	101,469	511	93,025	328	77,151	348
1981 law <sup>3</sup> . . . . .	223,604	447	25,201	268	61,189	645	79,447	372	57,767	419
Prior law . . . . .	90,785	207	17,543	158	40,280	308	13,578	70	19,384	139
Service and compensation before 1975 . . . . .	90,785	164	17,543	136	40,280	237	13,578	61	19,384	112
Addition for service before 1975 . . . . .	52,568	31	5,696	29	35,722	33	2,355	18	8,795	25
Service and compensation after 1974 . . . . .	52,568	43	5,696	41	35,722	47	2,355	32	8,795	34
Vested dual railroad retirement- social security benefit . . . . .	88,801	152	17,446	156	29,522	164	27,610	142	14,223	141
Addition under minimum guaranties <sup>4</sup> . . . . .	2,807	265	20	258	2	321	78	291	2,707	264
Total reduction for age . . . . .	98,020	173	.....	.....	.....	.....	98,020	173	.....	.....
Supplemental annuity . . . . .	149,260	43	14,782	50	82,499	43	28,780	42	23,199	40
Social security benefit . . . . .	66,999	671	20,760	799	7,512	403	27,721	671	11,006	611

See footnotes at end of table.

**Table B9.--Employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type and component - Continued**

Component	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
AWARDED IN FISCAL YEAR 1998										
Total, regular <sup>1</sup> .....	11,376	\$1,608	1,186	\$1,296	2,402	\$2,147	3,168	\$1,254	4,620	\$1,649
Non-tiered cases .....	341	1,197	21	861	69	1,012	2	1,200	249	1,277
Tier I, net .....	11,329	1,081	1,178	971	2,400	1,253	3,153	885	4,598	1,154
Gross .....	11,035	1,191	1,165	1,173	2,333	1,271	3,166	1,124	4,371	1,201
Offset for social security benefit .	735	741	271	881	15	466	199	650	250	676
Tier II .....	11,220	550	1,128	393	2,387	893	3,095	414	4,610	502
Vested dual railroad retirement- social security benefit .....	768	146	184	158	321	152	225	129	38	151
Addition under minimum guaranties <sup>4</sup> .....	214	227	3	290	.....	.....	9	294	202	223
Total reduction for age .....	3,168	229	.....	.....	.....	.....	3,168	229	.....	.....
Social security benefit .....	767	747	283	891	16	504	208	657	260	678

<sup>1</sup> Excludes supplemental annuities and social security benefits.

<sup>2</sup> Includes 40,557 annuities now payable as age annuities.

<sup>3</sup> Tier II based on total service and 60 months of highest compensation.

<sup>4</sup> Includes special social security minimum guaranty and 1974 Act "grandfather clause" assuring benefits, before reduction for social security benefits, at least equal to amounts payable under provisions in effect in December 1974.

NOTE.--Detail will not produce overall average annuity amounts as deductions for work and other adjustments are not reflected. Component data based on cases where record is available. Non-tiered cases are generally recent awards whose final annuity amount has not been determined.



**Table B10.--Regular employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type of annuity and age of annuitant**

Age of annuitant <sup>1</sup>	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1998										
Under 50 .....	7,329	2	.....	....	.....	....	.....	....	7,329	9
50 to 54 .....	9,121	3	.....	....	.....	....	.....	....	9,121	12
55 to 59 .....	10,255	3	.....	....	.....	....	.....	....	10,255	13
60 to 64 .....	29,143	9	.....	....	6,151	6	11,237	11	11,755	15
65 to 69 .....	55,298	17	4,744	10	12,727	13	25,422	26	12,405	16
70 to 74 .....	74,670	23	8,110	17	18,918	19	34,883	36	12,759	16
75 to 79 .....	63,014	19	9,277	20	33,673	33	12,132	12	7,932	10
80 to 84 .....	42,703	13	8,572	18	22,649	22	7,042	7	4,440	6
85 to 89 .....	21,413	7	7,611	16	7,021	7	4,639	5	2,142	3
90 to 94.....	9,267	3	6,114	13	241	(2)	2,222	2	690	1
95 and older .....	2,704	1	1,939	4	133	(2)	443	(2)	189	(2)
Total .....	324,917	100	46,367	100	101,513	100	98,020	100	<sup>3</sup> 79,017	100
Average age .....	73.1		80.9		76.2		72.6		65.2	

See footnotes at end of table.

**Table B10.--Regular employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type of annuity and age of annuitant - Continued**

Age of annuitant <sup>1</sup>	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1998										
Under 50 .....	1,598	14	.....	.....	.....	.....	.....	.....	1,598	35
50 to 54 .....	1,269	11	.....	.....	.....	.....	.....	.....	1,269	27
55 to 59 .....	1,215	11	.....	.....	.....	.....	.....	.....	1,215	26
60 to 61 .....	1,496	13	.....	.....	.....	.....	1,106	35	390	8
62 to 64 .....	4,612	41	.....	.....	2,402	100	2,062	65	148	3
60 to 64, total .....	6,108	54	.....	.....	2,402	100	3,168	100	538	12
65 to 69 .....	1,105	10	1,105	93	.....	.....	.....	.....	.....	.....
70 to 74 .....	56	(2)	56	5	.....	.....	.....	.....	.....	.....
75 and older .....	25	(2)	25	2	.....	.....	.....	.....	.....	.....
Grand total.....	11,376	100	1,186	100	2,402	100	3,168	100	4,620	100
Average age .....	58.7		66.5		62.6		62.0		52.4	

<sup>1</sup> Age at end of fiscal year 1998 for annuities in current-payment status at end of year, and age on beginning date for annuities awarded in year

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> Includes 40,557 annuities now payable as age annuities.

**Table B11.--Regular employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type of annuity and years of creditable service**

Years of creditable service	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1998										
10 to 14.....	50,755	16	12,888	28	.....	....	25,750	26	12,117	15
15 to 19.....	30,562	9	7,394	16	.....	....	14,936	15	8,232	10
20 to 24.....	37,495	12	5,115	11	.....	....	10,611	11	21,769	28
25 to 29.....	28,574	9	5,519	12	.....	....	8,892	9	14,163	18
Less than 30, total.....	147,386	45	30,916	67	.....	....	60,189	61	56,281	71
30 <sup>1</sup> .....	18,950	6	2,513	5	9,817	10	2,735	3	3,885	5
31 to 34.....	46,514	14	4,269	9	23,398	23	9,092	9	9,755	12
35 to 39.....	67,554	21	4,689	10	39,108	39	16,136	16	7,621	10
40 and over.....	44,513	14	3,980	9	29,190	29	9,868	10	1,475	2
30 and over, total.....	177,531	55	15,451	33	101,513	100	37,831	39	22,736	29
Grand total.....	324,917	100	46,367	100	101,513	100	98,020	100	<sup>2</sup> 79,017	100
Average years of service.....	28.4		23.9		37.0		25.0		24.4	

See footnotes at end of table.

**Table B11.--Regular employee annuities in current-payment status on September 30, 1998, and awarded in fiscal year 1998, by type of annuity and years of creditable service - Continued**

Years of creditable service	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1998										
10 to 14.....	2,040	18	453	38	.....	....	887	28	700	15
15 to 19.....	1,145	10	189	16	.....	....	439	14	517	11
20 to 24.....	2,052	18	148	12	.....	....	418	13	1,486	32
25 to 29.....	1,421	12	152	13	.....	....	318	10	951	21
Less than 30, total.....	6,658	59	942	79	.....	....	2,062	65	3,654	79
30 to 34.....	1,888	17	60	5	710	30	448	14	670	15
35 to 39.....	1,418	12	38	3	680	28	454	14	246	5
40 and over.....	1,412	12	146	12	1,012	42	204	6	50	1
30 and over, total.....	4,718	41	244	21	2,402	100	1,106	35	966	21
Grand total.....	11,376	100	1,186	100	2,402	100	3,168	100	4,620	100
Average years of service.....	26.5		22.0		37.9		24.0		23.6	

<sup>1</sup> Maximum service is 30 years when service before 1937 is credited; there is no limit on the amount of service after 1936 that is creditable.

<sup>2</sup> Includes 40,557 disability annuities now payable as age annuities.

**Table B12.--Employee annuities in current-payment status on December 31, 1997, and awarded in 1997, by last railroad employer**

Last railroad employer	In current-payment status on December 31, 1997					Railroad annuities awarded in 1997		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
<b>Burlington Northern and Santa Fe Ry. Co.</b>	47,759	\$1,384	7,687	\$482	\$635	2,008	1,318	\$1,953
<b>Consolidated Rail Corp. (Conrail)</b>	55,712	1,220	14,087	427	687	1,279	773	1,901
<b>CSX Transportation, Inc.</b>	44,075	1,368	7,344	459	637	1,729	1,276	1,896
<b>Grand Trunk Western RR. Co.</b>	3,282	1,415	600	535	627	150	101	1,971
<b>Illinois Central RR. Co.</b>	10,157	1,270	2,138	467	658	288	160	2,159
<b>Kansas City Southern Ry. Company</b>	1,692	1,471	270	426	635	98	79	1,915
<b>Soo-Kansas City Southern Joint Agency</b>	174	1,455	22	673	487	4	3	2,216
<b>National RR. Passenger Corp. (Amtrak)</b>	7,526	1,477	912	726	581	423	360	1,645
<b>Norfolk Southern Corp.</b>	27,095	1,347	4,663	451	642	1,145	779	1,865
<b>Soo Line RR. Co.</b>	4,440	1,482	539	511	630	242	185	1,907
<b>Union Pacific RR. Co.</b>	63,075	1,321	12,701	462	645	2,421	1,648	1,928
<b>Class I railroads, total</b>	<b>264,987</b>	<b>\$1,329</b>	<b>50,963</b>	<b>\$460</b>	<b>\$652</b>	<b>9,787</b>	<b>6,682</b>	<b>\$1,907</b>
<b>Bangor &amp; Aroostook RR. Co.</b>	507	\$1,412	62	\$532	\$589	14	13	\$1,811
<b>Bessemer &amp; Lake Erie RR. Co.</b>	780	1,288	106	452	663	23	15	1,769
<b>Boston &amp; Maine Corp.</b>	1,756	1,065	529	387	690	10	....	.....
<b>Canadian Pacific Ry. Co.</b>	548	888	80	390	676	16	6	1,521
<b>Chicago, Central and Pacific RR. Co.</b>	184	1,900	1	1,750	310	11	11	1,902
<b>Delaware &amp; Hudson Ry. Co. Inc.</b>	1,222	1,171	314	330	745	35	23	1,856
<b>Duluth, Missabe &amp; Iron Range Ry. Co.</b>	1,153	1,095	382	551	621	29	21	1,709
<b>Duluth, Winnipeg &amp; Pacific Ry. Co.</b>	220	1,417	36	547	589	19	15	1,729
<b>Elgin, Joliet &amp; Eastern Ry. Co.</b>	1,427	1,288	255	516	641	63	39	1,828
<b>Florida East Coast Ry. Co.</b>	688	883	306	287	713	27	17	1,612
<b>Lake Superior &amp; Ishpeming RR. Co.</b>	169	1,435	17	538	599	5	4	1,733
<b>Montana Rail Link, Inc.</b>	109	1,778	2	634	647	18	16	1,963
<b>Wisconsin Central LTD.</b>	124	1,731	1	705	438	23	22	1,841
<b>All others</b>	400	1,758	8	994	494	41	38	1,764
<b>Class II railroads, total</b>	<b>9,287</b>	<b>\$1,209</b>	<b>2,099</b>	<b>\$425</b>	<b>\$674</b>	<b>334</b>	<b>240</b>	<b>\$1,788</b>

Table B12.--Employee annuities in current-payment status on December 31, 1997, and awarded in 1997, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 1997					Railroad annuities awarded in 1997		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Butte, Anaconda and Pacific Ry. Co.	101	\$980	34	\$360	\$739	2	....	.....
Camas Prairie RR. Co.	124	1,359	21	562	592	4	3	\$1,726
Canadian National Ry. Inc.	608	481	46	431	626	17	2	124
Chicago South Shore and South Bend RR.	180	1,156	57	480	650	3	....	.....
Chicago, Milwaukee, St. Paul & Pacific RR. Co.	4,869	1,043	1,523	444	658	82	....	.....
Chicago, Rock Island & Pacific RR. Co.	2,875	952	931	440	648	98	....	.....
Colorado and Wyoming Ry. Co.	145	1,293	35	722	536	1	....	.....
Fox Valley & Western LTD.	196	1,442	29	436	662	1	....	.....
Illinois & Midland RR. Inc.	196	1,202	60	382	805	1	....	.....
Long Island RR. Co.	3,498	1,286	1,214	855	501	271	198	1,972
Maine Central RR. Co.	638	1,265	100	498	584	8	....	.....
Metro-North Commuter RR. Co.	1,280	1,774	86	1,001	655	92	81	1,884
New England Central RR. Inc.	365	1,201	92	443	619	2	1	2,245
New Jersey Transit Rail Operations, Inc.	812	1,821	37	1,154	549	62	57	1,978
Northeast Ill. Regional Commuter RR. Corp. (Metra)	638	1,887	41	1,081	557	46	44	2,184
Northwestern Pacific RR. Co.	234	1,058	84	441	661	2	....	.....
Pittsburgh and Lake Erie Properties, Inc.	1,208	1,256	267	371	721	11	1	1,540
Port Authority Trans-Hudson Corp. (PATH)	409	1,483	73	532	734	40	35	1,979
Richmond, Fredericksburg & Potomac Ry. Co.	629	1,253	181	557	613	7	....	.....
Southeastern Penn Trans Auth-Reg Highspeed Lines (SEPTA)	211	1,738	6	926	534	10	9	1,577
Springfield Terminal Ry. Co., Vermont	436	1,640	16	677	623	31	26	1,775
Texas Mexican Ry. Co.	143	1,517	14	631	538	12	10	1,938
All others	4,430	1,088	1,348	347	723	206	123	1,643
<b>Class III railroads, total</b>	<b>24,225</b>	<b>\$1,208</b>	<b>6,295</b>	<b>\$523</b>	<b>\$640</b>	<b>1,009</b>	<b>590</b>	<b>\$1,885</b>
Aliquippa & Southern RR. Co.	216	\$1,427	24	\$641	\$636	4	2	\$1,916
Alton & Southern Ry. Co.	256	1,469	41	479	712	14	12	1,871
Baltimore & Ohio Chicago Terminal RR. Co.	320	1,045	101	419	668	3	....	.....
Belt Ry. Co. of Chicago	494	1,462	84	570	573	29	23	1,965
Birmingham Southern RR. Co.	169	1,322	29	490	688	5	5	1,616
Canton RR. Co.	107	1,048	33	414	703	6	3	1,827
Chicago & Western Indiana RR. Co.	226	793	105	417	683	6	....	.....
Chicago Union Station Co.	206	936	83	429	744	1	....	.....
Cincinnati Union Terminal Co.	261	628	134	344	672	1	....	.....
Conemaugh & Black Lick RR. Co.	237	1,329	22	665	560	5	2	1,713
Cuyahoga Valley Ry. Co.	137	1,417	14	590	593	3	3	1,596
Houston Belt & Terminal Ry. Co.	547	1,410	104	505	614	33	24	1,983
Indiana Harbor Belt RR. Co.	926	1,387	187	541	664	44	30	1,841
Kansas City Terminal Ry. Co.	514	1,116	138	516	619	10	1	2,394
Lake Terminal RR. Co.	196	1,255	32	555	477	7	6	1,775

Table B12.--Employee annuities in current-payment status on December 31, 1997, and awarded in 1997, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 1997					Railroad annuities awarded in 1997		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Los Angeles Union Passenger Terminal	166	\$615	91	\$354	\$677	4	....	.....
Manufacturers Ry. Co. St. Louis	108	1,454	13	675	688	5	3	\$2,151
Minnesota Transfer Ry. Co.	118	1,043	36	434	717	....	....	.....
Monongahela Connecting RR. Co.	304	1,347	30	649	550	3	2	1,587
New Orleans Public Belt RR.	150	1,535	14	574	565	8	7	1,895
Ogden Union Ry. & Depot Co.	156	1,093	35	454	632	3	1	1,859
Patapsco & Back Rivers RR. Co.	438	1,391	54	663	526	9	6	1,859
Peoria & Pekin Union Ry. Co.	158	1,443	28	652	589	11	7	2,140
Philadelphia, Bethlehem & New England RR. Co.	345	1,387	51	781	409	14	13	1,634
Pittsburgh & Conneaut Dock Co.	176	1,234	31	448	695	9	5	1,575
Port Terminal RR. Association	264	1,522	33	647	644	23	20	1,919
Portland Terminal Co. (Maine)	163	1,240	31	586	526	1	....	.....
Portland Terminal RR. Co. (Oregon)	287	1,118	97	482	628	1	....	.....
River Terminal Ry. Co.	192	1,470	29	778	476	10	10	1,896
South Buffalo Ry. Co.	439	1,208	109	685	546	20	9	1,431
St. Paul Union Depot Co.	133	757	54	400	647	9	....	.....
Terminal RR. Association of St. Louis	1,218	1,309	250	505	629	28	16	1,850
Union RR. Co. of Pittsburgh PA	1,019	1,294	153	534	628	7	5	1,670
All others	2,445	975	944	368	727	92	47	1,791
<b>Switching and terminal companies, total</b>	<b>13,091</b>	<b>\$1,211</b>	<b>3,214</b>	<b>\$471</b>	<b>\$657</b>	<b>428</b>	<b>262</b>	<b>\$1,838</b>
Fruit Growers Express Co.	481	\$1,116	119	\$508	\$630	19	7	\$1,723
Merchants Despatch Transportation Corp.	125	972	49	381	713	3	1	929
Pacific Fruit Express Co.	1,170	1,008	372	431	633	15	4	1,950
Pullman Co.	1,547	391	1,146	242	769	2	....	.....
Santa Fe Terminal Services, Inc.	118	1,082	29	365	852	3	....	.....
Union Pacific Fruit Express Co.	249	1,545	11	604	672	6	6	1,650
Western Fruit Express Co.	179	1,297	32	595	538	10	7	1,727
All others	176	1,187	45	489	701	14	9	1,187
<b>Car loan companies, total</b>	<b>4,045</b>	<b>\$840</b>	<b>1,803</b>	<b>\$319</b>	<b>\$725</b>	<b>72</b>	<b>34</b>	<b>\$1,572</b>
Association of American Railroads	310	\$1,258	73	\$453	\$785	16	8	\$1,471
Eastern Railroad Association	197	914	80	347	861	2	....	.....
Railroad Support Services	187	1,361	32	491	729	7	2	1,956
Western Railroad Assn.	665	1,115	177	423	702	29	2	1,565
All others	289	1,019	103	361	783	8	2	2,111
<b>Railroad associations, total</b>	<b>1,648</b>	<b>\$1,129</b>	<b>465</b>	<b>\$406</b>	<b>\$762</b>	<b>62</b>	<b>14</b>	<b>\$1,645</b>

**Table B12.--Employee annuities in current-payment status on December 31, 1997, and awarded in 1997, by last railroad employer - Continued**

Last railroad employer	In current-payment status on December 31, 1997					Railroad annuities awarded in 1997		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
<b>Brotherhood of Locomotive Engineers</b>	161	\$1,510	27	\$486	\$681	18	18	\$2,191
<b>Brotherhood of Maintenance-of-Way Employees</b>	222	1,332	42	421	674	13	12	1,692
<b>International Association of Machinists &amp; Aerospace Workers</b>	398	1,151	110	484	664	20	17	1,823
<b>International Brotherhood Bmkrs, Shp Bldrs, Blksmths &amp; Hlprs</b>	132	1,071	37	414	710	6	4	1,386
<b>International Brotherhood of Electrical Workers</b>	362	1,278	82	588	649	30	24	1,846
<b>Transportation Communications Union</b>	721	1,253	183	434	729	45	38	1,923
<b>United Transportation Union</b>	1,032	1,455	203	413	753	47	33	2,066
<b>All others</b>	281	1,225	81	376	862	17	9	1,892
<b>National railway labor organizations, total</b>	3,309	\$1,315	765	\$446	\$726	196	155	\$1,928
<b>Board of Trustees of the Galveston Wharves</b>	194	\$1,030	69	\$481	\$629	7	....	.....
<b>C and O Employees' Hospital Assn.</b>	233	606	98	266	680	12	2	\$1,367
<b>Illinois Central Hospital Association</b>	155	545	98	295	771	2	....	.....
<b>National Carloading Corp.</b>	229	403	167	189	889	2	....	.....
<b>Northern Pacific Transport Co.</b>	102	580	63	316	777	1	....	.....
<b>REA Express, Inc.</b>	8,250	776	3,811	423	680	192	....	.....
<b>Southwestern Transportation Co.</b>	191	485	128	269	804	1	....	.....
<b>Union Pacific RR. Employees' Health Systems</b>	259	712	159	284	1,256	10	5	1,019
<b>Universal Carloading &amp; Distributing Co. Inc.</b>	176	275	152	172	887	1	....	.....
<b>All others</b>	1,062	838	503	280	809	49	12	1,851
<b>Miscellaneous employers, total</b>	10,851	\$756	5,248	\$381	\$727	277	19	\$1,581
<b>Grand total</b>	332,491	\$1,284	71,403	\$453	\$663	12,203	7,997	\$1,897

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 1997, are shown individually. Data for companies which ceased reporting service and compensation for their own employees before 1997 are combined with data for the currently reporting employer. Employers no longer covered by the Railroad Retirement Act are shown individually if they still had 100 or more retired employees on the Board's rolls on December 31, 1997. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.